

# Using Your Unemployment Insurance Debit Card

The Illinois Department of Employment Security has implemented a payment program for receiving unemployment insurance benefits electronically by using a prepaid debit card. This new payment program provides fast, convenient, and secure methods of receiving unemployment insurance benefits. Your unemployment insurance benefits will be deposited directly into a personal prepaid card account.



## Free Transactions

### Purchase or “Cash Back” transactions at Merchants

There is no fee when you use your card to make a purchase or obtain “cash back” at a merchant that accepts Visa®.

There is no fee when you withdraw funds from your card at a Bank teller window that displays the Visa® logo.

### Voice Response Unit (VRU)

The VRU is an automated telephone system which provides card balance, transaction history, and allows you to change your PIN. This service is available 24 hours per day, 7 days per week. There is no fee to use the automated portion of this service. The VRU number is 1-800-627-2069.

### 1 Free VRU “Opt Out” Inquiry per month

“Opt Out” inquiries from the automated VRU allow you to talk to a live customer service person.

### Website

You can retrieve balance and transaction information and change your PIN for free at anytime by logging onto: <https://www.onlinepaycard.com/securechoice>.

## Chargeable Transactions

ATM Withdrawal Fee:	\$.95 per ATM Withdrawal** (plus possible surcharge)
ATM Balance Inquiry Fee:	\$.50 per ATM Balance Inquiry
After 1 Free VRU “Opt Out” Inquiry:	If you exceed the 1 free “Opt Out” inquiry per month, you will be charged \$1.25 per conversation.
ATM Withdrawal– International ATM:	\$2.50 (plus possible surcharge)
Balance Inquiry– International ATM:	\$1.00 (plus possible surcharge)
International Cash Advance: (withdrawal at bank teller window)	\$7.00 (plus possible surcharge)
Replacement Card:	No fee for the first 4 cards within a calendar year. A \$5.00 fee would be assessed for each card ordered after the 4 free within a calendar year.
Expedited Delivery of Replacement Card:	\$25.00
Overdrawn Benefit Card:	\$15.00 each time a purchase is completed in overdrawn status***
2 Year Expiration:	Up to \$2.50 – only applies if money remains unspent on card at the end of its 2 year expiration period and you are no longer receiving unemployment benefits.

*Please review the terms and conditions that come with the card for a full disclosure of fees.*

## What to do when you get your card:

- Verify the spelling of your name on your card\*
- Sign the back of your card
- Activate your card by calling **1-800-627-2069**.

Have your card number and your social security number ready so you can activate your card and establish a Personal Identification Number (PIN). Your PIN number is required for ATM withdrawals and some purchases and to access your personal information on the cardholder website and VRU.

\*If your name is spelled incorrectly, contact IDES before activating your card.

\*\*When withdrawing from an ATM, be sure to choose the “withdrawal from checking” option.

\*\*\*When making gas purchases, you must see the cashier inside the station to perform the transaction rather than paying- at-the-pump. This will help avoid any overdraft charges.

## TIPS FOR MANAGING YOUR BENEFITS

- Get cash at your grocery store or local merchant by choosing the “cash back” option when you make purchases to avoid withdrawal fees.
- Check your account balance by using the web. Save time and enjoy the convenience of using the cardholder website (<https://www.onlinepaycard.com/securechoice>) to check your balance, validate the transactions posted to your account and track your purchases. If you don't have a computer at home or the office, remember that your local library may have one.
- If you move, contact IDES to change your address on the system. The card processor CANNOT change your address without IDES approval. Prepaid debit cards cannot be forwarded by your postal carrier.
- Always protect your PIN. Do not share your PIN with anyone. If you believe your PIN has been compromised, you can change your PIN by calling 1-800-627-2069 or logging on to <https://www.onlinepaycard.com/securechoice>.
- When you use your Card to initiate a transaction at certain merchants, such as car rental companies, hotels or restaurants, a hold may be placed on your available Card funds for an amount equal to or in excess of your ultimate transaction. The held funds will not be available to you for any other purpose until the merchant has settled with your prepaid debit card. Any excess will be released for your use when the transaction is finally settled.
- Preauthorized payments or debits and deferred payment plans charged to your Card are not allowed.